

<i>SERFF Tracking Number:</i>	<i>ALLE-126194714</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	<i>42715</i>
<i>Company Tracking Number:</i>	<i>P8000 ET AL</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Whole Life P8000</i>		
<i>Project Name/Number:</i>	<i>Individual Whole Life P8000/Individual Whole Life P8000</i>		

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Individual Whole Life P8000

SERFF Tr Num: ALLE-126194714

State: Arkansas

TOI: L07I Individual Life - Whole

SERFF Status: Closed-Approved-Closed

State Tr Num: 42715

Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life

Co Tr Num: P8000 ET AL

State Status: Approved-Closed

Filing Type: Form

Author: Patricia Evans

Reviewer(s): Linda Bird

Date Submitted: 06/22/2009

Disposition Date: 06/23/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Individual Whole Life P8000

Status of Filing in Domicile: Pending

Project Number: Individual Whole Life P8000

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/23/2009

Explanation for Other Group Market Type:

State Status Changed: 06/23/2009

Deemer Date:

Created By: Patricia Evans

Submitted By: Patricia Evans

Corresponding Filing Tracking Number:

Filing Description:

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075

Individual Whole Life Filing – P8000 et al

The following forms are enclosed for your review.

SERFF Tracking Number: ALLE-126194714 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 42715  
Company Tracking Number: P8000 ET AL  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Individual Whole Life P8000  
Project Name/Number: Individual Whole Life P8000/Individual Whole Life P8000  
P8000-AR Individual Whole Life Insurance Policy  
PS8000 Policy Schedule

These forms may be used with other approved forms. Form P8000 will not be illustrated, as there are no non-guaranteed elements in the policy. The effective date will be determined by your approval.

These forms are submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

Please note that the signatures of our officers historically shown on the applicable forms are no longer included in our filed forms. Signatures will be included on all policy forms when issued.

Form P8000-AR is a nonparticipating Individual Whole Life Insurance Policy with a level death benefit payable in a lump sum to the beneficiary upon the death of the insured if the policy is in force. Level premiums are payable during the life of the insured and prior to termination. The issue ages for this product are attained ages 18-82. This policy is intended to be used for group life and individual term life insurance conversions. Please refer to the Statement of Variability for an explanation of the variability.

Form PS8000 is the policy schedule to be used with the base policy (form P8000-AR). This form includes the Table of Nonforfeiture Values, which shows the cash value amounts and lengths of extended term insurance at the various issue ages. These amounts and lengths were calculated using the 2001 Commissioner's Standard Ordinary mortality table, age last birthday (60% male). This form also lists variables associated with the policy. Please refer to the Statement of Variability for an explanation of the variability.

Thank you for your consideration of these forms. If you have any questions or need additional information, please contact me at 800-950-5872, extension 47135 or send an email to me at [patricia.evans@Allianzlife.com](mailto:patricia.evans@Allianzlife.com).

## Company and Contact

### Filing Contact Information

Patricia Evans, Compliance Analyst  
5701 Golden Hills Drive  
Minneapolis, MN 55416  
[Patricia.Evans@Allianzlife.com](mailto:Patricia.Evans@Allianzlife.com)  
763-765-7135 [Phone]  
763-765-6306 [FAX]

### Filing Company Information

Allianz Life Insurance Company of North  
CoCode: 90611  
State of Domicile: Minnesota

SERFF Tracking Number: ALLE-126194714 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 42715

Company Tracking Number: P8000 ET AL

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Individual Whole Life P8000

Project Name/Number: Individual Whole Life P8000/Individual Whole Life P8000

America

5701 Golden Hills Drive Group Code: 761 Company Type: 05

Minneapolis, MN 55416-1297 Group Name: State ID Number:

(800) 328-5601 ext. [Phone] FEIN Number: 41-1366075

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## Filing Fees

Fee Required? Yes

Fee Amount: \$75.00

Retaliatory? Yes

Fee Explanation: Retaliatory fee of \$75 is greater than AR fee of \$50.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$75.00	06/22/2009	28713433

<i>SERFF Tracking Number:</i>	<i>ALLE-126194714</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	<i>42715</i>
<i>Company Tracking Number:</i>	<i>P8000 ET AL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Whole Life P8000</i>		
<i>Project Name/Number:</i>	<i>Individual Whole Life P8000/Individual Whole Life P8000</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	06/23/2009	06/23/2009

<i>SERFF Tracking Number:</i>	<i>ALLE-126194714</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Whole Life P8000</i>		
<i>Project Name/Number:</i>	<i>Individual Whole Life P8000/Individual Whole Life P8000</i>		

## Disposition

Disposition Date: 06/23/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLE-126194714 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 42715

Company Tracking Number: P8000 ET AL

TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life

Product Name: Individual Whole Life P8000

Project Name/Number: Individual Whole Life P8000/Individual Whole Life P8000

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Individual Whole Life Insurance Policy		Yes
Form	Policy Schedule		Yes

SERFF Tracking Number: ALLE-126194714 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 42715

Company Tracking Number: P8000 ET AL

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Individual Whole Life P8000

Project Name/Number: Individual Whole Life P8000/Individual Whole Life P8000

## Form Schedule

### Lead Form Number: P8000

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	P8000-AR	Policy/Cont	Individual Whole Life Initial ract/Fratern Insurance Policy al Certificate	Initial		54.000	P8000-AR.pdf
	PS8000	Schedule	Policy Schedule Pages	Initial		51.200	PS8000.pdf

## Whole Life Insurance Policy

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A Death Benefit is payable in a lump sum to the Beneficiary upon receipt of Proof of Death of the Insured if this policy is in force. The Cash Surrender Value is payable to you upon Full Surrender. This policy is nonparticipating; no dividends are payable on this policy.

Signed for the Company at its home office on the Policy Date.

[

Maureen A. Phillips  
Secretary

]

Gary Bhojwani  
President and CEO

**YOUR 30 DAY RIGHT TO EXAMINE YOUR POLICY**

You may return your policy within 30 days after receiving it if you are dissatisfied for any reason. You may return it to the agent or to us. We will void the policy and mail a refund of any premium you paid within 10 days of receipt.

This is a legal contract between you and the Company.

**Read your policy carefully**



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**Guide To Policy Provisions**

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## **Payment of the Death Benefit**

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### **Who Receives the Death Benefit**

We will pay the Death Benefit in a lump sum to the Beneficiary if the Insured dies prior to Termination.

### **If a Beneficiary Dies**

If a Beneficiary predeceases the Insured or dies within 120 hours of the Insured's death, that Beneficiary's interest in the Death Benefit ends, unless otherwise provided.

If the interests of all named Beneficiaries have ended when the Insured dies, we will pay the Death Benefit to you. If you are not living when the Insured dies, we will pay the Death Benefit to the contingent owner; if there is no contingent owner, we will pay the Death Benefit to your estate.

### **Change of Beneficiary**

You may change the Beneficiary by sending us Notice. The change is effective as of the date you signed the Notice. We are not liable for any actions we take or payments we make before we receive Notice.

An irrevocable Beneficiary must send us written consent before we will change the Beneficiary.

### **Protection of the Death Benefit**

To the extent permitted by law, the Death Benefit is not subject to the claims of the Beneficiary's creditors.

### **Proof of Death**

Any written documentation required by us, including a certified copy of the death certificate and a completed claim form. Upon notification of the Insured's death, we will send appropriate forms to the Beneficiary for completion.

### **Death Benefit**

The Death Benefit is calculated as of the date of the Insured's death. The Death Benefit is equal to the Specified Amount plus any Unearned Premium.

We will credit interest at the rate of 8% per year on Death Benefit proceeds if not paid within 30 days of the date we receive proof of the insured's death. Interest will be figured from the date of the insured's death.

The Death Benefit may be increased or decreased by the Misstatement of Age provision or by any attached Endorsements or Amendments.

We will reduce the Death Benefit by any existing Policy Loans and any premium necessary to keep this policy in effect up to the date of the Insured's death.

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## **Premiums**

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Periodic Premium payments must be sent to the company and are payable during the life of the Insured and prior to Termination. However, we will consider this policy paid up when the Insured's Age equals the Maximum Coverage Age.

The first Periodic Premium is due on or before the Policy Date. This policy is not in effect until the first Periodic Premium is paid. Subsequent Periodic Premium is due at the beginning of each Premium Mode interval from the Policy Date. The Periodic Premium amount and Premium Mode are shown on the Policy Schedule, unless later changed. You may send Notice to change to a different Premium Mode. The change will be effective on the next Policy Anniversary.

Any premium received in excess of the Periodic Premium will first be applied to the payment of a Policy Loan, if any, with any remaining excess to be refunded to you within 30 days of its receipt.

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**Premiums** *continued from previous page*

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**Grace Period**

A Grace Period is a period of 31 days after the due date of any premium. If we have not received the due Periodic Premium payment by the beginning of the Premium Coverage Period, we will give you written notification at your last known address advising that the Grace Period has begun. This policy will Lapse, subject to the Paid-up Nonforfeiture Benefit and Automatic Premium Loan provisions, if we do not receive all past due Periodic Premium before the end of the Grace Period.

If the Insured dies during the Grace Period, we will reduce the Death Benefit by any existing Policy Loans and any premium necessary to keep this policy in effect up to the date of the Insured's death.

**Continuation of Life Insurance**

Your policy will continue between premium payments at the Specified Amount, subject to the Grace Period provision.

**Reinstatement of Lapsed Policy**

If this policy Lapses, you may Reinstatement it. To Reinstatement this policy, the following conditions must be met.

- (a) You must not have previously Reinstated this policy.
- (b) You must send us Notice for Reinstatement within three years after the Lapse date and before the Insured's Age equals the Maximum Coverage Age. The Maximum Coverage Age is shown on the Policy Schedule.
- (c) The Cash Surrender Value must be greater than zero.
- (d) The period of extended term insurance must not have expired, if applicable.
- (e) The Insured must still be insurable pursuant to our underwriting standards.
- (f) You must repay any existing Policy Loans with all loan interest that accrued up to the Lapse date.
- (g) You must pay premium sufficient to cover unpaid premium due, plus interest of 6% compounded annually, when this policy Lapsed and for the period of time between Lapse and Reinstatement of this policy.
- (h) You must pay premium sufficient to cover the amount necessary to keep this policy in force until the next Premium Coverage Period.

The Reinstatement is effective on the Monthly Anniversary Date following our approval of the Reinstatement.

The Reinstatement is subject to the terms of the Contestability provision with respect to material misstatements made in the application for Reinstatement.

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**Policy Values**

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**Cash Value**

The Cash Value at the end of a Policy Year for the first 20 Policy Years is shown on the Table of Nonforfeiture Values. The Nonforfeiture Factor for Policy Years for which Cash Values are not shown is shown on the Table of Nonforfeiture Values. The Table of Nonforfeiture Values is shown on the Policy Schedule. The Cash Value at the end of a Policy Year not shown in the table is equal to the excess, if any, of the then present value of future benefits over the then present value of the Nonforfeiture Factor applied in the remaining Policy Years for which premiums are to be paid. The result will be rounded to the next highest dollar.

**Cash Surrender Value**

The Cash Surrender Value is the Cash Value minus any Policy Loans.

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## Basis of Values

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The Cash Value of this policy will not be less than the legal minimums of the state in which this policy is issued. Minimum Cash Value and nonforfeiture benefits are based on the Mortality Table Basis and Guaranteed Interest Rate shown on the Policy Schedule.

The method used to compute the minimum Cash Values and nonforfeiture benefits have been filed with the state of policy issue.

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## Full Surrender

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You may request a Full Surrender at any time by sending us Notice.

A Full Surrender is a withdrawal of the entire Cash Surrender Value. Your policy will terminate upon a Full Surrender.

If you request a Full Surrender, the Cash Surrender Value will equal the Cash Value minus any Policy Loans. Within 60 days of the due date of an unpaid premium, the Cash Value will be the same as on that due date.

### Payment of Cash Surrender Value

We may delay paying you the requested Full Surrender amount for up to six months after we receive Notice of your Full Surrender request.

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## Nonforfeiture Benefit

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### Paid-up Nonforfeiture Benefit

If this policy Lapses, the Cash Surrender Value is greater than zero, and you did not select the Automatic Premium Loan option, we will continue this policy as paid-up extended term insurance. The Nonforfeiture Benefit will take effect as of the premium due date.

Insurance will be continued as paid-up extended term insurance for the Specified Amount minus any Policy Loans. The term of paid-up extended term insurance will be such as the Cash Surrender Value will purchase when applied as a net single premium at the then attained Age of the Insured.

Insurance provided under this option may be surrendered for an amount equal to the net single premium at the attained Age of the Insured for the remaining benefits under the insurance minus any Policy Loans. Within 30 days after a Policy Anniversary, such amount will not be less than the amount on that Policy Anniversary.

### Table of Nonforfeiture Values

End of Policy Year Cash Values and Nonforfeiture Factors are shown in the Table of Nonforfeiture Values for each \$1,000 of Specified Amount under this policy. The Table of Nonforfeiture Values is shown on the Policy Schedule. Extended term insurance periods are the same for any Specified Amount. All values in the table are based on the assumption that premiums have been paid to the end of the Policy Year and that there are no Policy Loans. The values which apply to this policy are shown for the Insured's Age on the Policy Date. The Policy Date is shown on the Policy Schedule. Values for dates not at the end of a Policy Year will reflect any premium paid and time elapsed since the previous Policy Anniversary. Values not shown are sent upon Notice.

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## Policy Loans

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### Policy Loans

A Policy Loan is available after this policy has a Cash Value and while it is in force other than as extended term insurance.

The maximum Policy Loan value available is the Cash Value at the end of the then current Policy Year, minus any existing Policy Loans, and minus interest on the Policy Loan to the end of the Policy Year.

If interest is not paid in advance as it is due, the interest is added to the Policy Loan on the Policy Anniversary. The Policy Loan Interest Rate is shown on the Policy Schedule. All Policy Loans reduce the Death Benefit.

The Policy Loan is secured by the portion of the Cash Value or Death Benefit equal to the Policy Loan.

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## **Policy Loans** *continued from previous page*

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### **Automatic Premium Loan**

If the Automatic Premium Loan option was selected on the application, or is requested in writing before the end of the Grace Period, we will automatically charge as a Policy Loan against this policy the amount which, after deduction of interest to the end of the Policy Year, will be sufficient to pay the unpaid premium. We will not grant an Automatic Premium Loan request if the loan plus any other Policy Loans is greater than the Cash Value at the next premium due date. If the loan plus any other Policy Loans is greater than the Cash Value, a loan will be made for that part of the premium which will keep this policy in force to the date on which the total Policy Loans equals the Cash Value. You may make a written request to revoke this provision and resume premium payment at any time.

A loan under this provision will be subject to the terms and conditions of the Policy Loans provision.

### **Loan Repayment**

You may repay a Policy Loan or portion thereof at any time, unless the Nonforfeiture Benefit has become effective. If you make a Policy Loan payment, you must indicate that it is for the payment of the Policy Loan.

If the total Policy Loan amount, including any interest due that has not been paid in cash, is greater than the Cash Value, this policy enters the Grace Period.

### **Payment of Policy Loans**

We may delay a Policy Loan request for up to six months after we receive Notice of the request. However, we will not delay any Policy Loan made to pay premium due to us.

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## **General Provisions**

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### **Annual Report**

We will send you a report at least annually which shows any Cash Value and existing Policy Loans.

### **Contestability**

This policy and any attached Endorsements or Amendments were issued based on the information you provided in the application. Any material misrepresentations on the application may cause this policy to be voided or rescinded, or a claim to be denied.

After this policy and any attached Endorsements or Amendments have been in effect during the Insured's lifetime for a period of two years from the Policy Date or from the date of Reinstatement, this policy becomes incontestable, except for nonpayment of premium, as to a material misstatement made in the application or reinstatement application, unless that misstatement was fraudulent, if allowed by state law. For the purposes of this provision, "Policy Date" means the effective date of the Insured's coverage under the original insurance policy from which conversion to this policy was made.

### **Misstatement of Age**

If the Insured's Age is misstated on the application, we will adjust the benefits for this policy. The adjusted Death Benefit is the Death Benefit that the Periodic Premium would have provided for the Insured's correct Age.

We will send you a new Policy Schedule reflecting the correct Issue Age.

### **Assignment of this Policy**

You may assign your rights of this policy by sending us Notice. The assignment is effective as of the date you signed the Notice. We are not responsible for its validity or effect, including tax consequences. We are not liable to the assignee for any actions we take or payments we make before we receive Notice. We will not assign this policy only if the assignment will violate applicable state law or regulations.

### **Change of Owner**

You may change the Owner of this policy by sending us Notice. The change is effective as of the date you signed the Notice. We are not responsible for its validity or effect, including tax consequences. We are not liable to the new Owner for any actions we take or payments we make before we receive Notice. We will not change the Owner only if such change will violate applicable state law or regulations. A Change of Owner does not affect the Beneficiary unless the new Owner requests a Change of Beneficiary by sending us Notice.

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## **General Provisions** *continued from previous page*

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### **Suicide**

We are liable only for the premiums paid minus any Policy Loans, if the Insured dies by suicide within two years from the Policy Date or Reinstatement Date, if applicable.

### **The Entire Contract**

We have issued this policy in consideration of the application and the initial premium payment. A copy of the application is attached and is a part of this policy. This policy, any attached Endorsements or Amendments, and any attached applications together are the Entire Contract. All statements made by or for the Insured, in the absence of fraud, are considered representations and not warranties. No statements other than those contained in any attached applications are used to void the contract or defend a claim.

### **Who Can Make Changes to this Policy**

Only our President together with our Secretary have the authority to make any changes to this policy. Any change must be in writing.

### **Death of the Owner**

If you are not the Insured and you die before the Insured, your rights will pass to any contingent owner; if there is no contingent owner your rights will pass to your estate, unless ownership has been otherwise assigned.

### **Termination**

This policy will terminate at the earliest of:

- (a) the date we receive your request for a Full Surrender;
- (b) the date the paid-up extended term insurance expires, if applicable;
- (c) the date of Lapse; or
- (d) the date the Insured dies.

### **No Dividends are Payable**

This is a nonparticipating policy. This policy does not participate in our profits or surplus.

### **Duplicate Policy**

You may request a duplicate of this policy by sending us Notice. If you request a duplicate policy, we may assess a fee no greater than the Maximum Duplicate Policy Charge shown on the Policy Schedule.

### **Amendments**

We reserve the right to amend this policy in order to include any future changes which would retain this policy's qualification for treatment as a life insurance policy under the following:

- (a) the Internal Revenue Code as amended;
- (b) Internal Revenue Service Rulings and Regulations; and
- (c) any requirements imposed by the Internal Revenue Service.

We will submit any Amendments to the state for prior approval.

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## Glossary

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This section provides the meaning of special terms used throughout this policy. Most of these terms are capitalized throughout this policy to help you easily recognize them. Provision titles, section titles, and terms used on the Policy Schedule are also capitalized for your convenience.

### **We, Our, Us or the Company**

Allianz Life Insurance Company of North America. The terms We, Our, Us or the Company may not be capitalized throughout this policy.

### **You and Your**

The owner of this policy named in the application, unless later changed. The owner may be other than the Insured. You are solely entitled to exercise all rights of this policy until the death of the Insured. The terms You and Your may not be capitalized throughout this policy.

### **Age**

An individual's Age on his or her most recent birthday.

### **Amendment**

An attachment to this policy that may amend this policy.

### **Beneficiary**

The person(s) or entity(ies) you have named to receive the Death Benefit. You may change Beneficiary(ies) by sending us Notice. If there are multiple Beneficiaries, they will share equally in the Death Benefit unless you have provided Notice that specifies different percentages.

### **Endorsement**

An Endorsement is an attachment to this policy that may amend this policy.

### **Insured**

The Insured is the person whose life is insured under this policy.

### **Lapse**

Termination of this policy due to insufficient premium as described in the Grace Period provision.

### **Monthly Anniversary Date**

Each Monthly Anniversary Date is on the same day of the month as the Policy Date; if that day does not exist in a month (e.g. February 30), the Monthly Anniversary Date will be on the last day of that month.

### **Notice**

Our receipt of a satisfactory written request.

### **Periodic Premium**

Annual Premium for the Policy Year multiplied by the Modal Factor based on the selected Premium Mode as shown on the Policy Schedule.

### **Policy Anniversary**

The Monthly Anniversary Date that occurs in the same month of each Policy Year as the Policy Date. The first Policy Anniversary is 12 months after the Policy Date.

### **Policy Date**

Date shown on the Policy Schedule that determines the Monthly Anniversary Date, Policy Anniversaries, Policy Months and Policy Years.

### **Policy Loan**

The total outstanding loans made on this policy, including interest paid in advance for the current Policy Year.

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**Glossary** *continued from previous page*

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**Policy Month**

The period between a Monthly Anniversary Date and the next Monthly Anniversary Date. The first Policy Month begins on the Policy Date.

**Policy Year**

A period of 12 consecutive months. The first Policy Year begins on the Policy Date, and subsequent Policy Years begin on each Policy Anniversary. All Policy Years end on the day before the next Policy Anniversary.

**Premium Coverage Period**

The period of time from the due date of one Periodic Premium payment to the next.

**Premium Mode**

The frequency of Periodic Premium payments in a year and is shown on the Policy Schedule, unless later changed.

**Specified Amount**

The amount of life insurance for this policy.

**Unearned Premium**

Premium paid for coverage beyond the Insured's date of death. During the Grace Period, Unearned Premium is equal to zero.



**Allianz Life Insurance Company  
of North America**

[5701 Golden Hills Drive]  
[Minneapolis, MN 55416-1297]

[800.950.1962]

A Death Benefit is payable to the Beneficiary upon death of the Insured if this policy is in force. The Cash Surrender Value is payable to you upon Full Surrender. This policy is nonparticipating; no dividends are payable on this policy.

## Policy Schedule

Insured:	[John Doe]
Policy Number:	[30496]
Policy Date:	[4/15/2009]
Specified Amount:	[\$275,000]
Issue Age:	[35]
Maximum Coverage Age:	[119]
Annual Premium for Policy:	[\$425.45]
Premium Mode Elected:	[Annual]
Periodic Premium For Premium Mode:	[\$425.45]
[List Premium Mode(s):]	[List Premium Mode Amount(s)]
[Monthly]	[\$36.59]
[Quarterly]	[\$114.87]
[Semi-Annually]	[\$221.22]
[Annually]	[\$425.45]
Mortality Table Basis:	2001 CSO Mortality Table (60% Male), Age Last Birthday
Guaranteed Interest Rate:	[5]%
Policy Loan Interest Rate:	[7]% in advance
Maximum Duplicate Policy Charge:	\$25
Policy Schedule Date (this Policy Schedule replaces any previously issued Policy Schedule):	[M/D/YYYY]
Owner and Beneficiary:	As named in application or as later changed

## TABLE OF MODAL FACTORS

The guaranteed Periodic Premium is equal to the Annual Premium times the Modal Factor.

[	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>	]
[	1.00	.52	.27	.086	]

There are no supplemental benefits under this policy.

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 18			Age on Policy Date: 19			Age on Policy Date: 20			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	0	0	0	0	0	0	0	0	0	3
4	0	0	0	0	0	0	1	1	78	4
5	3	3	300	4	4	363	5	6	83	5
6	7	9	134	8	10	220	9	11	243	6
7	12	16	107	13	16	331	14	17	122	7
8	16	20	105	17	20	143	19	21	106	8
9	21	24	37	22	23	307	24	24	80	9
10	25	26	48	27	26	96	29	26	82	10
11	30	28	42	32	27	338	34	27	229	11
12	36	30	22	38	29	226	40	29	38	12
13	41	31	10	44	30	306	46	30	54	13
14	47	32	24	50	31	247	53	31	77	14
15	53	32	286	56	32	92	59	31	239	15
16	59	33	98	63	32	342	66	32	80	16
17	66	33	321	70	33	150	74	32	320	17
18	73	34	106	77	33	257	81	33	23	18
19	80	34	190	84	33	304	89	33	122	19
20	87	34	215	92	34	18	97	33	160	20
Age 65	411	24	328	409	24	264	407	24	200	Age 65
Non-Forfeit. Factor	4.48828 Years 21 and up			4.6636 Years 21 and up			4.84758 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 21			Age on Policy Date: 22			Age on Policy Date: 23			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	0	0	0	0	0	0	0	0	0	3
4	1	1	64	2	2	99	2	2	84	4
5	5	6	33	6	7	119	7	8	160	5
6	10	12	211	11	13	115	12	13	309	6
7	15	17	218	16	17	256	17	17	247	7
8	20	21	48	21	20	319	23	21	82	8
9	25	23	266	27	23	287	29	23	252	9
10	31	26	19	33	25	281	35	25	147	10
11	37	27	262	39	27	82	42	27	31	11
12	43	28	343	46	28	240	48	27	341	12
13	49	29	285	52	29	121	55	28	300	13
14	56	30	246	59	30	31	63	29	269	14
15	63	31	115	66	30	221	70	30	49	15
16	70	31	274	74	31	78	78	30	227	16
17	78	32	101	82	31	229	86	30	339	17
18	86	32	223	90	31	313	95	31	103	18
19	94	32	280	99	32	52	104	31	171	19
20	102	32	284	108	32	98	113	31	187	20
Age 65	405	24	136	403	24	72	400	23	344	Age 65
Non-Forfeit. Factor	5.04136 Years 21 and up			5.24569 Years 21 and up			5.4615 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 24			Age on Policy Date: 25			Age on Policy Date: 26			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	0	0	0	0	0	0	0	0	0	3
4	3	3	147	3	3	133	4	4	168	4
5	8	9	130	9	10	34	10	10	235	5
6	13	14	64	14	14	121	16	15	45	6
7	19	18	118	20	18	24	22	18	141	7
8	25	21	138	27	21	137	29	21	90	8
9	31	23	174	33	23	62	35	22	288	9
10	37	24	354	40	24	321	42	24	113	10
11	44	26	165	47	26	52	50	25	273	11
12	51	27	187	54	27	11	58	26	283	12
13	59	28	202	62	27	337	66	27	187	13
14	66	29	15	70	28	206	74	28	12	14
15	74	29	219	78	29	5	83	28	221	15
16	83	30	79	87	29	188	92	28	363	16
17	91	30	149	96	29	304	101	29	76	17
18	100	30	240	105	29	360	111	29	168	18
19	109	30	275	115	30	68	121	29	209	19
20	119	30	330	125	30	92	131	29	206	20
Age 65	398	23	286	395	23	200	392	23	114	Age 65
Non-Forfeit. Factor	5.68921 Years 21 and up			5.92941 Years 21 and up			6.18258 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 27			Age on Policy Date: 28			Age on Policy Date: 29			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	0	0	0	0	0	0	0	0	0	3
4	5	5	150	6	6	71	7	6	304	4
5	11	11	9	12	11	87	13	11	119	5
6	17	14	361	19	15	163	20	15	54	6
7	24	18	197	26	18	202	27	17	356	7
8	31	21	5	33	20	254	35	20	115	8
9	38	22	274	40	22	87	43	22	15	9
10	45	24	21	48	23	261	51	23	113	10
11	53	25	105	56	24	282	59	24	76	11
12	61	26	62	65	25	283	68	25	29	12
13	69	26	288	73	26	101	77	25	261	13
14	78	27	164	82	26	301	87	26	137	14
15	87	27	335	92	27	148	97	26	309	15
16	97	28	152	102	27	291	107	27	53	16
17	106	28	198	112	28	9	117	27	106	17
18	116	28	261	122	28	41	128	27	171	18
19	127	28	336	133	28	86	139	27	188	19
20	137	28	308	144	28	86	151	27	212	20
Age 65	389	23	28	386	22	312	382	22	207	Age 65
Non-Forfeit. Factor	6.44871 Years 21 and up			6.72939 Years 21 and up			7.02711 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 30			Age on Policy Date: 31			Age on Policy Date: 32			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	1	0	361	1	0	346	2	1	287	3
4	7	6	168	8	6	331	9	7	82	4
5	14	11	115	16	11	309	17	11	245	5
6	22	15	134	23	14	347	25	14	355	6
7	29	17	298	31	17	209	33	17	96	7
8	37	19	324	39	19	150	42	19	81	8
9	45	21	156	48	21	35	51	20	254	9
10	54	22	306	57	22	117	60	21	278	10
11	63	23	311	66	23	73	70	22	272	11
12	72	24	214	76	24	19	80	23	176	12
13	82	25	120	86	24	251	90	24	10	13
14	91	25	247	96	25	54	101	24	212	14
15	102	26	91	107	25	225	112	24	350	15
16	112	26	168	118	25	333	123	25	61	16
17	123	26	253	129	26	21	135	25	138	17
18	134	26	287	141	26	77	147	25	167	18
19	146	26	328	153	26	87	160	25	200	19
20	158	26	324	165	26	59	173	25	193	20
Age 65	378	22	102	375	22	23	371	21	289	Age 65
Non-Forfeit. Factor	7.34311 Years 21 and up			7.67872 Years 21 and up			8.03494 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 33			Age on Policy Date: 34			Age on Policy Date: 35			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	3	2	186	3	2	132	4	2	345	3
4	10	7	156	11	7	194	12	7	203	4
5	18	11	166	20	11	254	21	11	135	5
6	27	14	324	28	14	118	30	14	42	6
7	35	16	326	38	16	291	40	16	120	7
8	44	18	241	47	18	131	50	18	3	8
9	54	20	91	57	19	277	60	19	87	9
10	64	21	146	67	20	284	70	20	51	10
11	74	22	92	77	21	193	81	20	361	11
12	84	22	323	88	22	97	93	21	292	12
13	95	23	191	99	22	298	104	22	91	13
14	106	23	359	111	23	127	116	22	249	14
15	117	24	97	123	23	252	129	23	29	15
16	129	24	197	135	23	321	142	23	115	16
17	141	24	245	148	24	24	155	23	156	17
18	154	24	295	161	24	48	168	23	159	18
19	167	24	304	175	24	76	182	23	167	19
20	181	24	317	189	24	67	197	23	177	20
Age 65	366	21	166	362	21	68	357	20	314	Age 65
Non-Forfeit. Factor	8.41285 Years 21 and up			8.81327 Years 21 and up			9.23735 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 36			Age on Policy Date: 37			Age on Policy Date: 38			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	4	2	274	5	3	59	6	3	167	3
4	13	7	187	14	7	159	16	7	280	4
5	23	11	157	24	11	11	26	10	351	5
6	32	13	308	34	13	191	36	13	65	6
7	42	15	307	45	15	219	47	15	28	7
8	52	17	133	55	16	348	58	16	185	8
9	63	18	254	66	18	49	70	17	271	9
10	74	19	248	78	19	69	82	18	243	10
11	85	20	153	90	19	362	94	19	133	11
12	97	21	48	102	20	216	107	20	9	12
13	109	21	236	114	21	7	120	20	181	13
14	122	22	47	128	21	197	133	20	294	14
15	135	22	158	141	21	281	147	21	33	15
16	148	22	220	155	21	362	162	21	131	16
17	162	22	281	169	22	36	176	21	151	17
18	176	22	303	184	22	75	191	21	173	18
19	190	22	291	198	22	46	207	21	194	19
20	205	22	283	214	22	53	222	21	151	20
Age 65	351	20	176	346	20	60	340	19	291	Age 65
Non-Forfeit. Factor	9.68599 Years 21 and up			10.16069 Years 21 and up			10.66324 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 39			Age on Policy Date: 40			Age on Policy Date: 41			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	7	3	243	7	3	131	8	3	180	3
4	17	7	221	18	7	156	19	7	86	4
5	27	10	186	29	10	130	31	10	59	5
6	38	12	295	40	12	155	42	12	12	6
7	49	14	198	52	14	79	55	13	311	7
8	61	16	15	64	15	197	67	15	8	8
9	73	17	50	77	16	246	80	16	13	9
10	86	18	42	90	17	197	94	16	346	10
11	98	18	262	103	18	72	108	17	240	11
12	112	19	156	117	18	298	122	18	71	12
13	125	19	300	131	19	94	137	18	247	13
14	140	20	108	146	19	238	152	19	3	14
15	154	20	186	161	19	334	168	19	114	15
16	169	20	262	176	20	25	183	19	151	16
17	184	20	299	191	20	45	199	19	184	17
18	199	20	303	207	20	62	216	19	210	18
19	215	20	304	224	20	74	233	19	202	19
20	231	20	274	240	20	26	250	19	165	20
Age 65	334	19	159	328	19	27	321	18	244	Age 65
Non-Forfeit. Factor	11.19549 Years 21 and up			11.75998 Years 21 and up			12.35787 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 42			Age on Policy Date: 43			Age on Policy Date: 44			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	9	3	221	9	3	125	10	3	161	3
4	20	7	12	21	6	294	23	6	298	4
5	32	9	249	34	9	158	36	9	55	5
6	45	11	303	47	11	139	49	10	337	6
7	57	13	97	60	12	308	63	12	145	7
8	71	14	232	74	14	27	78	13	235	8
9	84	15	193	89	15	54	93	14	224	9
10	99	16	175	103	15	318	108	15	140	10
11	113	17	39	118	16	198	123	15	359	11
12	128	17	248	134	17	55	139	16	188	12
13	143	18	32	149	17	179	156	16	361	13
14	159	18	166	165	17	293	172	17	85	14
15	175	18	255	182	18	29	189	17	163	15
16	191	18	305	198	18	59	206	17	202	16
17	207	18	317	216	18	108	224	17	234	17
18	224	18	324	233	18	98	242	17	234	18
19	242	18	327	251	18	85	260	17	208	19
20	259	18	277	269	18	47	279	17	180	20
Age 65	313	18	75	306	17	294	298	17	131	Age 65
Non-Forfeit. Factor	12.99109 Years 21 and up			13.66141 Years 21 and up			14.37011 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 45			Age on Policy Date: 46			Age on Policy Date: 47			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	11	3	181	12	3	183	13	3	168	3
4	24	6	188	26	6	151	27	6	29	4
5	38	8	308	40	8	190	42	8	71	5
6	52	10	226	55	10	107	58	9	348	6
7	67	12	32	70	11	225	73	11	54	7
8	82	13	74	86	12	276	90	12	113	8
9	97	14	30	101	13	203	106	13	52	9
10	113	14	325	118	14	144	123	13	329	10
11	129	15	189	134	14	348	140	14	172	11
12	145	15	358	151	15	158	158	14	351	12
13	162	16	139	169	15	310	176	15	111	13
14	179	16	238	186	16	22	194	15	195	14
15	197	16	323	205	16	113	213	15	268	15
16	215	17	4	223	16	143	232	15	306	16
17	233	17	18	242	16	166	251	15	314	17
18	251	17	5	261	16	162	270	15	296	18
19	270	16	353	280	16	132	290	15	273	19
20	289	16	312	299	16	79	310	15	228	20
Age 65	289	16	312	280	16	132	270	15	296	Age 65
Non-Forfeit. Factor	15.11907 Years 21 and up			15.91136 Years 21 and up			16.75002 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 48			Age on Policy Date: 49			Age on Policy Date: 50			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	14	3	139	15	3	101	15	2	358	3
4	29	5	339	30	5	218	32	5	161	4
5	44	7	316	47	7	247	49	7	125	5
6	60	9	170	63	9	45	66	8	284	6
7	77	10	293	80	10	126	84	10	2	7
8	93	11	277	97	11	120	101	10	328	8
9	111	12	265	115	12	77	120	11	285	9
10	128	13	146	133	12	326	139	12	167	10
11	146	13	357	152	13	172	158	12	352	11
12	164	14	144	171	13	328	177	13	122	12
13	183	14	276	190	14	75	197	13	242	13
14	202	15	2	209	14	150	217	13	323	14
15	221	15	57	229	14	213	237	14	4	15
16	240	15	81	249	14	243	258	14	38	16
17	260	15	97	269	14	244	279	14	42	17
18	280	15	85	290	14	236	300	14	19	18
19	300	15	48	310	14	187	321	13	340	19
20	321	15	7	332	14	152	343	13	293	20
Age 65	260	15	97	249	14	243	237	14	4	Age 65
Non-Forfeit. Factor	17.64088 Years 21 and up			18.59042 Years 21 and up			19.60183 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 51			Age on Policy Date: 52			Age on Policy Date: 53			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	16	2	316	17	2	277	18	2	243	3
4	33	5	53	35	4	0	36	4	264	4
5	51	7	7	53	6	254	55	6	139	5
6	69	8	159	71	7	0	74	7	241	6
7	87	9	205	90	9	45	94	8	283	7
8	106	10	202	110	10	42	114	9	249	8
9	125	11	125	130	10	330	135	10	169	9
10	144	11	345	150	11	184	155	11	1	10
11	164	12	167	170	11	351	176	11	171	11
12	184	12	309	191	12	131	198	11	319	12
13	204	13	45	212	12	235	219	12	40	13
14	225	13	130	233	12	301	241	12	107	14
15	246	13	179	254	12	334	263	12	141	15
16	267	13	197	276	12	354	286	12	160	16
17	288	13	186	298	12	344	309	12	152	17
18	310	13	167	321	12	327	332	12	124	18
19	332	13	127	344	12	292	355	12	79	19
20	355	13	84	367	12	241	379	12	34	20
Age 65	225	13	130	212	12	235	198	11	319	Age 65
Non-Forfeit. Factor	20.67905 Years 21 and up			21.82426 Years 21 and up			23.04012 Years 21 and up			Non-Forfeit. Factor



TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 54			Age on Policy Date: 55			Age on Policy Date: 56			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	18	2	164	19	2	137	20	2	106	3
4	38	4	207	39	4	107	41	4	42	4
5	57	6	24	60	5	306	62	5	192	5
6	77	7	118	80	6	364	84	6	275	6
7	98	8	157	102	8	34	106	7	280	7
8	119	9	121	123	8	334	128	8	208	8
9	140	10	13	145	9	223	150	9	71	9
10	161	10	210	167	10	55	173	9	266	10
11	183	11	16	189	10	205	196	10	48	11
12	205	11	142	212	10	329	220	10	168	12
13	227	11	227	235	11	48	244	10	247	13
14	250	11	293	258	11	96	268	10	292	14
15	273	11	325	282	11	127	292	10	307	15
16	296	11	328	306	11	132	317	10	314	16
17	320	11	322	331	11	129	342	10	303	17
18	343	11	285	355	11	98	367	10	276	18
19	367	11	248	379	11	52	391	10	225	19
20	391	11	198	404	11	6	416	10	174	20
Age 65	183	11	16	167	10	55	150	9	71	Age 65
Non-Forfeit. Factor	24.33064 Years 21 and up			25.69844 Years 21 and up			27.14783 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 57			Age on Policy Date: 58			Age on Policy Date: 59			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	21	2	70	22	2	31	23	1	357	3
4	43	3	341	44	3	247	46	3	188	4
5	65	5	114	67	5	13	70	4	308	5
6	87	6	164	90	6	59	94	5	344	6
7	110	7	162	114	7	48	118	6	297	7
8	133	8	83	137	7	304	142	7	180	8
9	156	8	306	162	8	174	167	8	24	9
10	179	9	112	186	8	339	193	8	198	10
11	203	9	254	211	9	109	219	8	325	11
12	228	10	3	236	9	202	245	9	48	12
13	252	10	64	262	9	273	271	9	104	13
14	278	10	121	287	9	302	298	9	146	14
15	303	10	137	313	9	321	324	9	154	15
16	328	10	135	339	9	320	350	9	145	16
17	353	10	115	365	9	304	377	9	131	17
18	379	10	92	391	9	274	403	9	94	18
19	404	10	44	417	9	232	430	9	56	19
20	429	9	351	443	9	181	456	8	364	20
Age 65	133	8	83	114	7	48	94	5	344	Age 65
Non-Forfeit. Factor	28.68478 Years 21 and up			30.32208 Years 21 and up			32.07289 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 60			Age on Policy Date: 61			Age on Policy Date: 62			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	23	1	292	24	1	261	24	1	209	3
4	48	3	134	49	3	61	50	2	359	4
5	72	4	219	74	4	134	77	4	71	5
6	97	5	242	100	5	141	104	5	57	6
7	122	6	182	126	6	66	131	5	332	7
8	148	7	72	153	6	310	159	6	197	8
9	174	7	270	180	7	134	187	7	11	9
10	200	8	55	207	7	276	215	7	146	10
11	227	8	175	235	8	27	243	7	245	11
12	254	8	260	263	8	108	272	7	321	12
13	281	8	314	290	8	149	300	7	360	13
14	308	8	342	318	8	178	329	8	24	14
15	335	8	352	346	8	189	357	8	25	15
16	362	8	344	374	8	183	385	8	13	16
17	389	8	323	401	8	157	413	7	355	17
18	416	8	291	428	8	120	441	7	325	18
19	442	8	242	455	8	76	468	7	282	19
20	469	8	195	481	8	17	494	7	229	20
Age 65	72	4	219	49	3	61	24	1	209	Age 65
Non-Forfeit. Factor	33.94644 Years 21 and up			35.94832 Years 21 and up			38.08306 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 63			Age on Policy Date: 64			Age on Policy Date: 65			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	0	0	0	0	0	0	2
3	25	1	185	26	1	163	27	1	140	3
4	52	2	315	54	2	271	56	2	223	4
5	80	4	5	83	3	299	86	3	227	5
6	108	4	334	112	4	245	117	4	169	6
7	136	5	230	142	5	141	147	5	40	7
8	165	6	84	171	5	336	178	5	237	8
9	194	6	254	201	6	133	209	6	24	9
10	223	7	18	231	6	255	239	6	127	10
11	252	7	110	261	6	340	270	6	207	11
12	281	7	172	291	7	33	301	6	262	12
13	310	7	210	321	7	70	332	6	297	13
14	340	7	238	351	7	89	362	6	310	14
15	369	7	242	380	7	87	392	6	310	15
16	397	7	225	409	7	74	421	6	295	16
17	426	7	207	438	7	53	449	6	267	17
18	453	7	167	465	7	11	477	6	235	18
19	480	7	124	492	6	334	503	6	190	19
20	506	7	71	518	6	290	529	6	149	20
Age 65	0	0	0	0	0	0	0	0	0	Age 65
Non-Forfeit. Factor	40.35681 Years 21 and up			42.78194 Years 21 and up			45.3581 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 66			Age on Policy Date: 67			Age on Policy Date: 68			
1	0	0	0	0	0	0	0	0	0	1
2	0	0	0	2	0	35	5	0	80	2
3	30	1	151	34	1	170	38	1	178	3
4	61	2	218	66	2	203	72	2	197	4
5	92	3	195	99	3	172	105	3	133	5
6	124	4	119	131	4	67	138	4	11	6
7	155	4	341	163	4	273	172	4	211	7
8	187	5	159	196	5	77	205	4	355	8
9	219	5	298	229	5	203	239	5	106	9
10	250	6	26	261	5	288	272	5	187	10
11	282	6	100	293	5	349	305	5	245	11
12	313	6	144	325	6	27	337	5	280	12
13	344	6	172	357	6	55	369	5	301	13
14	375	6	187	388	6	64	400	5	306	14
15	405	6	183	417	6	51	430	5	297	15
16	434	6	165	446	6	30	459	5	277	16
17	462	6	136	475	6	5	487	5	252	17
18	490	6	104	502	5	338	514	5	225	18
19	516	6	62	528	5	306	539	5	192	19
20	542	6	25	553	5	272	563	5	157	20
Age 65										Age 65
Non-Forfeit. Factor	47.8735 Years 21 and up			50.56927 Years 21 and up			53.46691 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 69			Age on Policy Date: 70			Age on Policy Date: 71			
1	0	0	0	0	0	0	0	0	0	1
2	8	0	116	11	0	144	14	0	166	2
3	43	1	193	46	1	178	50	1	174	3
4	77	2	175	82	2	149	87	2	121	4
5	111	3	92	118	3	56	124	3	6	5
6	146	3	326	153	3	262	161	3	203	6
7	180	4	135	189	4	64	197	3	348	7
8	215	4	275	224	4	185	233	4	97	8
9	249	5	8	259	4	279	269	4	187	9
10	283	5	85	294	4	350	304	4	251	10
11	316	5	135	327	5	28	338	4	293	11
12	349	5	171	360	5	59	370	4	311	12
13	381	5	189	392	5	72	402	4	319	13
14	411	5	184	423	5	70	433	4	316	14
15	441	5	173	452	5	52	463	4	308	15
16	470	5	155	481	5	36	491	4	296	16
17	498	5	134	508	5	15	518	4	283	17
18	524	5	106	534	4	359	542	4	259	18
19	549	5	78	558	4	333	565	4	231	19
20	572	5	40	580	4	299	587	4	194	20
Age 65										Age 65
Non-Forfeit. Factor	56.59169 Years 21 and up			59.96747 Years 21 and up			63.61282 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 72			Age on Policy Date: 73			Age on Policy Date: 74			
1	0	0	0	0	0	0	0	0	0	1
2	16	0	173	19	0	187	22	0	197	2
3	54	1	165	59	1	162	63	1	145	3
4	93	2	98	98	2	61	104	2	31	4
5	131	2	327	137	2	272	144	2	223	5
6	168	3	135	176	3	73	184	3	11	6
7	206	3	276	214	3	199	223	3	131	7
8	243	4	17	252	3	300	260	3	218	8
9	279	4	97	288	4	5	297	3	286	9
10	314	4	155	323	4	56	332	3	326	10
11	348	4	192	357	4	87	366	3	350	11
12	381	4	211	390	4	102	399	3	362	12
13	412	4	212	422	4	108	431	4	6	13
14	443	4	211	452	4	108	460	4	8	14
15	472	4	204	481	4	108	488	4	8	15
16	500	4	198	507	4	96	513	3	360	16
17	525	4	180	532	4	80	538	3	342	17
18	549	4	158	556	4	53	563	3	319	18
19	572	4	126	579	4	13	586	3	287	19
20	595	4	87	602	3	344	609	3	261	20
Age 65										Age 65
Non-Forfeit. Factor	67.53377 Years 21 and up			71.74358 Years 21 and up			76.28064 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 75			Age on Policy Date: 76			Age on Policy Date: 77			
1	0	0	0	0	0	0	0	0	0	1
2	26	0	211	29	0	213	32	0	212	2
3	68	1	133	72	1	111	76	1	87	3
4	110	1	362	115	1	320	120	1	281	4
5	151	2	174	157	2	121	162	2	66	5
6	191	2	312	198	2	252	204	2	191	6
7	230	3	55	237	2	348	244	2	281	7
8	268	3	139	276	3	61	282	2	343	8
9	305	3	198	313	3	114	319	3	23	9
10	341	3	239	348	3	146	355	3	58	10
11	375	3	260	382	3	169	388	3	83	11
12	408	3	276	414	3	187	419	3	104	12
13	438	3	284	444	3	201	448	3	116	13
14	467	3	290	472	3	206	476	3	118	14
15	493	3	285	498	3	197	504	3	109	15
16	519	3	273	525	3	184	530	3	89	16
17	545	3	255	551	3	163	556	3	70	17
18	569	3	227	575	3	139	578	3	46	18
19	592	3	200	597	3	116	599	3	30	19
20	614	3	179	616	3	93	617	3	8	20
Age 65										Age 65
Non-Forfeit. Factor	81.18463 Years 21 and up			86.49619 Years 21 and up			92.25405 Years 21 and up			Non-Forfeit. Factor

TABLE OF NONFORFEITURE VALUES

End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance		Cash Value	Extended Insurance		End of Policy Year
		Years	Days		Years	Days		Years	Days	
	Age on Policy Date: 78			Age on Policy Date: 79			Age on Policy Date: 80			
1	0	0	0	0	0	0	0	0	0	1
2	34	0	202	37	0	198	39	0	188	2
3	80	1	63	83	1	37	86	1	11	3
4	124	1	240	128	1	202	132	1	165	4
5	167	2	14	172	1	331	176	1	282	5
6	209	2	127	214	2	66	218	2	2	6
7	249	2	208	255	2	143	259	2	73	7
8	288	2	268	293	2	194	297	2	125	8
9	325	2	309	330	2	238	332	2	167	9
10	360	2	340	364	2	272	365	2	203	10
11	392	2	364	395	2	296	397	2	227	11
12	423	3	23	425	2	310	429	2	240	12
13	452	3	31	456	2	316	459	2	240	13
14	481	3	27	485	2	311	488	2	236	14
15	509	3	15	512	2	300	514	2	229	15
16	535	2	361	537	2	290	538	2	226	16
17	559	2	348	560	2	284	559	2	221	17
18	580	2	337	580	2	275	578	2	209	18
19	599	2	324	598	2	260	598	2	195	19
20	617	2	309	618	2	246	618	2	182	20
Age 65										Age 65
Non-Forfeit. Factor	98.48307 Years 21 and up			105.20489 Years 21 and up			112.45419 Years 21 and up			Non-Forfeit. Factor
End of Policy Year	Cash Value	Extended Insurance		Cash Value	Extended Insurance					
		Years	Days		Years	Days				
	Age on Policy Date: 81			Age on Policy Date: 82						
1	0	0	0	0	0	0				
2	41	0	179	43	0	170				
3	89	0	352	91	0	326				
4	135	1	126	138	1	89				
5	179	1	231	183	1	187				
6	222	1	312	224	1	258				
7	262	2	6	263	1	315				
8	299	2	59	300	1	0				
9	334	2	106	335	2	42				
10	367	2	138	369	2	69				
11	400	2	157	403	2	87				
12	432	2	166	435	2	95				
13	462	2	167	464	2	97				
14	490	2	166	489	2	97				
15	514	2	163	512	2	99				
16	536	2	161	534	2	97				
17	557	2	155	556	2	88				
18	578	2	144	577	2	77				
19	598	2	131	597	2	64				
20	617	2	115	616	2	45				
Age 65										
Non-Forfeit. Factor	120.22855 Years 21 and up			128.52415 Years 21 and up						

SERFF Tracking Number: ALLE-126194714 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 42715  
Company Tracking Number: P8000 ET AL  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Individual Whole Life P8000  
Project Name/Number: Individual Whole Life P8000/Individual Whole Life P8000

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachments:</b> AR Certificate of Readability.pdf Certificate of Compliance Reg 19 and 11-83.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> This will be used with application B40364, approved 2/23/99. <b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Statement of Variability <b>Comments:</b> <b>Attachment:</b> AR SOV P8000.pdf		

**CERTIFICATE OF READABILITY**

<b>Contract Form</b>	<b>Flesch Score</b>
P8000-AR	54.0
PS8000	51.2 when scored with contract

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.



Date: June 17, 2009

Martin G. Kline, Sr. Director Actuary

## CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

Allianz Life Insurance Company of North America

A handwritten signature in black ink, appearing to read "Martin G. Kline", is positioned above a horizontal line.

---

Martin G. Kline  
Sr. Director Actuary

June 18, 2009

Contract Form Numbers:  
P8000-AR  
PS8000



**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Whole Life Insurance Policy**  
**Forms: Policy P8000-AR, Policy Schedule PS8000**  
**June 10, 2009**

The variable items within the policy forms that affect policy values are shown below.  
Note: The bracketed fields that are policy holder specific are not included, as they vary based on insured's choices.

**Form: P8000-AR**

Page #	Variable	Minimum	Maximum	Current	Additional Comments
1, 11	Company Address	N/A	N/A	N/A	The company address may change if there is a re-location. If the company address changes, we will prepare and submit all required filings at the time of any change.
1	Names and Signatures of Company Officers	N/A	N/A	N/A	These names/signatures will change if the officers change. If officers' names change, we will prepare and submit all required filings at the time of any change.
11	Company Telephone Number	N/A	N/A	N/A	The company phone number may change.

**Form: PS8000**

Page #	Variable	Minimum	Maximum	Current	Additional Comments
3	Maximum Coverage Age	N/A	N/A	119	This value may change to reflect the age at which the policy will endow. Will only change for new issues.
3	Premium Modes and Premium Mode Amounts	N/A	N/A	N/A	All available premium modes and premium mode amounts will be listed. If a premium mode is not available, it, and the associated premium mode amount, will be suppressed.
3	Guaranteed Interest Rate	N/A	N/A	5%	This is the nonforfeiture interest rate – it cannot be less than the statutory nonforfeiture interest rate.
3	Policy Loan Interest Rate	2%	7.4% charged in advance	7% charged in advance	This value is variable in order for the Company to respond to market conditions or other factors and profitability concerns. Will only change for new issues. The difference between the Policy Loan Interest Rate and the Guaranteed Interest Rate will never exceed 2%.
3	Table of Modal Factors	N/A	N/A	N/A	This table is variable based on interest rates and persistency. Will only change for new issues.